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1971

Operating Ratios

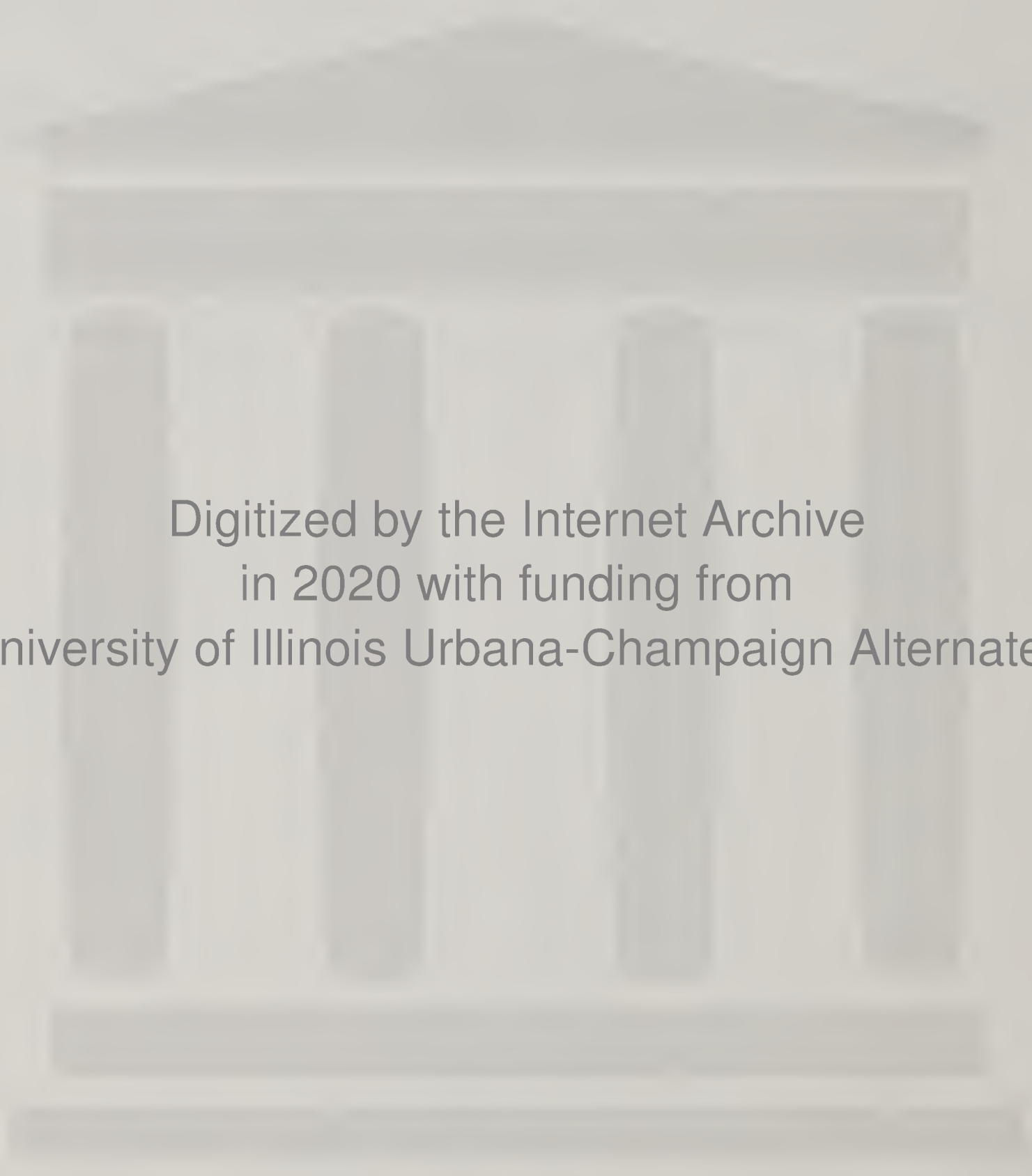
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Member Banks

Tenth Federal Reserve District



Federal Reserve Bank of Kansas City



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FEDERAL RESERVE BANK
OF KANSAS CITY

*TO MEMBER BANKS IN THE
TENTH FEDERAL RESERVE DISTRICT:*

The condition and earnings ratios of member banks in the Tenth Federal Reserve District covering operating results in 1971 are presented in the following pages.

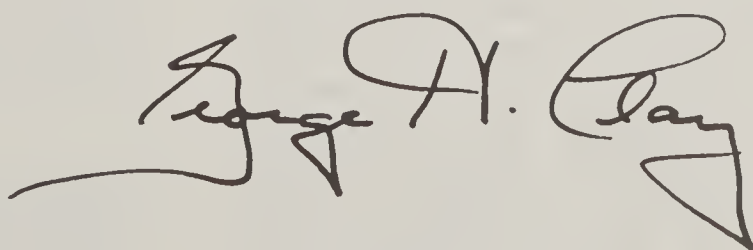
Operating ratios for all District member banks appear in the first table, and ratios for member banks by states appear in succeeding tables. Ratios for Kansas, Nebraska, and Oklahoma are presented separately, while those for Colorado, New Mexico, and Wyoming are combined into a single table. Ratios for banks in the latter three states are not shown separately because there are not enough banks to permit valid comparisons in the various size classifications. For the same reason, ratios of banks in the Tenth District portion of Missouri are not tabulated separately, but are included in the District summary table. At the end of the booklet, ratios are presented of District member banks grouped into metropolitan area banks and nonmetropolitan area banks.

In the District summary table the operating ratios for each grouping of banks are presented as averages (a) for all banks in the group, (b) for the 50 per cent of the banks with the highest ratios of net income to total assets, and (c) for the 25 per cent of the banks with the highest such ratios. Thus, each bank may compare its ratios not only with the average ratios of all banks in its size group but also with the average ratios of the higher-earning banks.

The operating ratios presented here are unweighted averages of ratios of individual banks, not ratios of dollar aggregates. Thus each bank has the same importance in determining the average ratios. The asset, liability, and capital account figures used in computing the 1971 operating ratios are averages of data contained in the condition reports of December 1970, June 1971, and December 1971; the earnings and expense figures used are from the income reports for the calendar year 1971.

To facilitate comparisons, the individual bank ratios for each member bank receiving this report have been entered on a separate sheet. (In cases where more than one copy of the report is sent to a given bank, the individual bank ratio sheet has been inserted in the top copy only.) A discussion of some aspects of bank operations in 1971 appears on the following page.

Very truly yours,

A handwritten signature in dark ink, appearing to read "George A. Gray". The signature is fluid and cursive, with a long horizontal stroke extending to the left and a large loop at the end.

President

COMMENT AND INTERPRETATION

The profitability of Tenth District member banks declined somewhat in 1971 from the very high levels reached the previous year as net income decreased to 10.9 per cent of equity capital and reserves from 11.6 per cent in 1970. Both lower income and higher expenses per dollar of assets contributed to reduce profitability. Operating income as a per cent of total assets decreased from 6.47 per cent in 1970 to 6.38 per cent in 1971, while expenses rose from 5.00 per cent to 5.11 per cent of total assets. Consequently, income after taxes and before securities gains dropped from 1.03 per cent of assets to 0.91 per cent in 1971. An increase in net gains on securities (after tax effect) to 0.7 per cent of total operating income from 0.1 per cent in 1970 was not enough to offset the poorer operating results so that net income dropped to 0.96 per cent of total assets in 1971 from 1.04 per cent the previous year.

Interest on loans (including Federal funds sold) and interest on U. S. Treasury securities, which are the District banks' primary revenue sources, declined as percentages of operating income in 1971 to 64.6 per cent and 15.5 per cent, respectively. While the proportion of total assets in loans and Federal funds sold increased, the rates of return on loans and on Federal funds sold declined. In contrast, a rise in the rate of return on U. S. Treasury securities was more than offset by a decrease in the holdings of these securities as a per cent of total assets. Interest from U. S. Government agency securities and tax-exempts gained as percentages of operating income as both the rates of return on these securities and their relative importance in the asset portfolio increased. As a percentage of total loans and Federal funds sold, holdings of real estate loans, loans to farmers, commercial and industrial loans, and consumer loans to individuals declined, while all other loans and Federal funds sold increased.

Total operating expenses were 79.9 per cent of total operating income in 1971, compared to 77.1 per cent the previous year. The primary factor contributing to this rise was an increase in the proportion of operating income paid out as interest on deposits from 30.8 per cent in 1970 to 33.8 per cent in 1971. Partly responsible for the relatively higher interest expenses were the growth in time and savings deposits, from 47.3 per cent of total deposits to 49.8 per cent, and an increase in the ratio of interest on deposits to time and savings deposits. Smaller ratios of salaries and wages and of interest on borrowed money to operating income offset mild increases in the remaining expense-operating income ratios.

Member banks in Kansas, Oklahoma, and the combined states of Colorado, New Mexico and Wyoming followed the District pattern of declining operating income-assets ratios and rising expense-assets ratios. As

a result, declines occurred in the profitability ratios of banks in these states. The largest decline was registered by the Colorado, New Mexico and Wyoming banks whose net income fell from 12.3 per cent of equity capital and reserves in 1970 to 11.0 per cent in 1971. Nebraska banks experienced a small increase in profitability as growth in the expense-assets ratio of the banks was accompanied by increases in their operating income-assets ratio. Consequently, net income of Nebraska banks as a per cent of equity capital and reserves rose from 12.1 per cent to 12.4 per cent.

Loan and investment patterns of banks in some states varied significantly from the District trends. Kansas banks kept the proportion of their assets in U. S. Treasury and state and local securities nearly constant, so that with higher rates of return on these securities, income from these holdings increased as a per cent of total revenue. As they did in 1970, Colorado, New Mexico and Wyoming banks made a small reduction their ratio of total loans and Federal funds sold to total assets, although the ratio remains the highest in the District. As a percentage of total loans and Federal funds sold, Kansas banks expanded their loans to farmers, Nebraska banks increased both their loans to farmers and commercial and industrial loans, and Colorado, New Mexico and Wyoming banks enlarged their portfolios of commercial and industrial loans and consumer loans. These increases were in contrast to declines in the same loan categories for the District as a whole.

The ratio of time to total deposits for all District member banks rose from 47.3 per cent in 1970 to 49.8 per cent in 1971. At metropolitan area banks the ratio of time and savings deposits to total deposits grew from 46.4 per cent to 49.0 per cent, and at nonmetropolitan area banks, it advanced from 47.5 per cent to 50.0 per cent. Among the states, the time-total deposit ratio ranged from 48.7 per cent at Oklahoma banks to 51.4 per cent at Colorado, New Mexico and Wyoming banks. The ratio of deposit interest costs to total time deposits rose 7 basis points to 4.83 per cent at metropolitan banks and 15 basis points to 4.75 per cent at nonmetropolitan banks. In the District states, time deposit rates averaged 4.65 per cent in Oklahoma, 4.80 per cent in Kansas and the combined states of Colorado, New Mexico and Wyoming, and 4.83 per cent in Nebraska.

The District level of total capital accounts and reserves to assets in 1971 was 9.0 per cent, down from the 1970 level of 9.3 per cent. All District states followed this downward trend. In 1971, the capital and reserves to assets ratio was 8.7 per cent for banks in Oklahoma and in Colorado, New Mexico and Wyoming, 9.4 per cent for Kansas banks, and 9.3 per cent for Nebraska banks.

ALL TENTH DISTRICT MEMBER BANKS,								
Number of Banks.....	ALL BANKS		GROUP 1 UNDER \$2 MILLION			GROUP 2 \$2-5 MILLION		
	1971	1970	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%
	792	804	38	19	10	170	85	43
PROFITABILITY								
Percentage of Equity Capital and Reserves								
1. Income after taxes and before securities gains (losses) ¹	10.4	11.4	7.5	12.4	13.3	8.8	12.2	13.9
2. Net income	10.9	11.6	8.2	12.6	13.4	9.4	12.5	14.2
Percentage of Net Income								
3. Cash dividends declared	30.5	29.7	34.1	31.5	28.9	32.9	28.6	26.9
SOURCES AND DISPOSITION OF INCOME								
Percentage of Total Assets								
4. Total operating income	6.38	6.47	6.23	6.20	6.07	6.44	6.56	6.89
5. Salaries, wages, and employee benefits	1.55	1.60	2.12	1.86	1.78	1.73	1.66	1.68
6. Interest on deposits	2.15	1.97	1.39	1.07	0.78	2.15	2.06	2.00
7. Net occupancy expense of bank premises	0.19	0.20	0.15	0.15	0.15	0.18	0.15	0.16
8. All other operating expenses	1.22	1.23	1.23	0.92	0.83	1.23	1.05	1.12
9. Total operating expense	5.11	5.00	4.89	4.00	3.54	5.29	4.92	4.96
10. Income after taxes and before securities gains (losses) ¹	0.91	1.03	0.95	1.58	1.87	0.82	1.21	1.42
11. Net income	0.96	1.04	1.02	1.62	1.90	0.86	1.24	1.44
Percentage of Total Operating Income								
12. Interest on U. S. Treasury securities	15.5	15.8	22.9	25.9	26.9	18.6	19.6	17.7
13. Interest on securities of U. S. Government agencies	3.6	3.2	7.9	8.9	7.9	4.4	3.8	4.4
14. Interest on obligations of states and political subdivisions	7.5	6.6	2.2	2.5	3.5	5.6	6.5	7.4
15. Interest and dividends on other securities	0.2	0.2	0.2	0.2	0.3	0.2	0.1	0.1
16. Interest and fees on loans and income on Federal funds sold	64.6	65.5	59.5	56.1	55.0	64.1	63.0	62.9
17. All other operating income ²	8.6	8.7	7.3	6.4	6.4	7.1	7.0	7.5
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	5.0	5.3	4.2	4.3	4.9	4.4	4.4	4.6
20. Trust department income ³	1.8	1.8	*	*	*	0.4	*	*
21. Salaries and wages	21.7	22.3	31.8	28.0	27.8	24.6	23.6	22.7
22. Pensions and other employee benefits	2.6	2.5	2.7	2.9	2.0	2.4	1.9	1.9
23. Interest on deposits	33.8	30.8	21.7	16.2	12.0	33.6	31.2	28.8
24. Interest on borrowed money	0.5	0.7	0.1	0.1	0.0	0.3	0.3	0.4
25. Net occupancy expense of bank premises	3.0	3.0	2.5	2.5	2.4	2.7	2.3	2.3
26. Provision for loan losses	2.9	2.8	2.6	0.7	1.0	3.9	2.3	1.8
27. All other operating expenses	15.4	15.0	16.6	13.5	12.6	14.6	13.1	13.5
28. Total operating expense	79.9	77.1	78.0	63.9	57.8	82.1	74.7	71.4
29. Interest on capital notes and debentures ³	1.4	1.5	*	*	*	*	*	*
30. Income before taxes and securities gains (losses)	20.1	22.9	22.0	36.1	42.2	17.9	25.3	28.6
31. Income after taxes and before securities gains (losses)	14.5	16.1	15.7	26.0	31.2	12.9	18.7	21.2
32. Net securities gains (+) or losses (—), after tax effect	+0.7	+0.1	+1.0	+0.7	+0.5	+0.4	+0.4	+0.2
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.1	0.1	0.0	0.0	0.1	0.0	0.0
34. Net income	15.2	16.3	16.8	26.7	31.7	13.4	19.1	21.4
RATES OF RETURN ON SECURITIES AND LOANS								
Return on Securities ⁴								
35. Interest on U. S. Treasury securities	5.80	5.74	5.71	5.77	6.08	5.84	5.96	6.00
36. Interest on securities of U. S. Government agencies	4.39	3.96	5.04	5.22	5.67	3.92	3.65	3.10
37. Interest on obligations of states and political subdivisions	4.14	3.89	3.29	3.27	3.27	4.18	4.24	4.14
38. Interest and dividends on other securities	5.82	5.73	6.16	6.43	6.27	5.96	5.91	6.03
Return on Loans								
39. Interest and fees on loans ⁵	8.14	8.15	8.09	7.93	7.45	8.25	8.42	8.88
40. Net losses (—) or recoveries (+) on loans	-0.33	-0.34	-0.33	-0.17	-0.14	-0.42	-0.23	-0.23
DISTRIBUTION OF TOTAL ASSETS								
Percentage of Total Assets								
41. U. S. Treasury securities ⁴	16.7	17.3	24.0	26.4	25.3	20.0	20.6	19.0
42. Securities of U. S. Government agencies ⁴	3.4	3.0	6.0	6.6	5.7	4.1	3.9	4.7
43. Obligations of states and political subdivisions ⁴	10.9	10.2	3.1	3.3	4.1	7.7	8.8	10.0
44. Other securities ⁴	0.3	0.2	0.3	0.3	0.3	0.3	0.2	0.2
45. Total loans and Federal funds sold	52.1	51.8	48.8	46.1	45.9	51.6	50.4	50.1
46. Cash and due from banks	14.6	15.5	16.8	16.7	17.9	14.8	14.6	14.4
47. Real estate	1.4	1.4	0.7	0.4	0.3	1.2	1.0	1.2
DISTRIBUTION OF LOANS								
Percentage of Loans and Federal Funds Sold								
48. Real estate loans	14.7	15.6	8.5	9.8	9.1	13.4	13.3	15.5
49. Loans to farmers	32.9	33.0	49.7	49.8	50.5	45.3	44.5	40.7
50. Commercial and industrial loans	18.6	18.7	7.8	6.0	7.9	12.5	13.1	11.2
51. Consumer loans to individuals	22.6	23.0	16.3	16.8	17.6	19.0	19.7	24.1
52. All other loans and Federal funds sold	11.2	9.7	17.7	17.6	14.9	9.8	9.4	8.5
OTHER RATIOS								
In Percentage								
53. Total capital accounts and reserves to total assets ⁶	9.0	9.3	12.5	14.1	16.0	9.4	10.3	10.7
54. Time and savings deposits to total deposits	49.8	47.3	33.1	27.1	21.6	50.6	49.3	48.7
55. Interest on deposits to time and savings deposits	4.77	4.64	4.34	4.02	3.48	4.65	4.60	4.49
56. Income taxes to net income plus income taxes	24.7	25.6	23.8	26.8	24.7	23.1	24.2	23.9
57. Total capital accounts to total deposits	9.43	9.78	14.28	16.57	19.46	10.00	11.11	11.59

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION			GROUP 4 \$10-25 MILLION			GROUP 5 \$25-50 MILLION			GROUP 6 \$50 MILLION AND OVER			YOUR FIGURES		
GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	GROUP AVERAGE	UPPER 50%	HIGHEST 25%	1971	1970	
252	126	63	210	105	53	70	35	18	52	26	13			
10.8	13.7	15.2	11.3	14.1	16.2	11.3	13.6	14.2	10.3	12.0	13.0		1	
11.3	14.0	15.5	11.9	14.5	16.6	12.0	14.0	14.6	10.8	12.5	13.5		2	
28.3	29.3	28.4	26.7	26.1	24.5	31.1	31.5	34.7	45.1	49.8	42.9		3	
6.42	6.46	6.49	6.45	6.49	6.66	6.31	6.39	6.31	5.91	5.91	5.83		4	
1.53	1.44	1.36	1.44	1.31	1.27	1.36	1.30	1.25	1.29	1.21	1.12		5	
2.20	2.10	2.02	2.25	2.25	2.25	2.24	2.19	2.13	1.84	1.80	1.81		6	
0.18	0.15	0.13	0.21	0.18	0.17	0.24	0.19	0.18	0.20	0.19	0.16		7	
1.18	0.99	0.91	1.24	1.01	0.96	1.24	1.13	1.04	1.36	1.20	1.02		8	
5.09	4.68	4.42	5.14	4.75	4.65	5.08	4.81	4.60	4.69	4.40	4.11		9	
0.94	1.26	1.45	0.94	1.24	1.43	0.93	1.18	1.29	0.86	1.05	1.19		10	
0.98	1.29	1.49	0.99	1.28	1.46	0.98	1.22	1.32	0.90	1.09	1.23		11	
15.5	15.1	14.0	14.6	14.3	13.3	11.2	11.6	10.6	9.6	10.0	11.6		12	
3.8	3.5	3.8	2.7	2.6	2.4	2.7	2.6	2.7	1.8	2.1	2.2		13	
7.7	8.8	9.5	8.6	9.7	10.0	10.7	11.8	12.5	8.5	9.8	11.5		14	
0.2	0.1	0.1	0.2	0.2	0.2	0.3	0.4	0.4	0.3	0.3	0.3		15	
65.0	65.0	65.2	64.4	64.3	65.0	64.8	62.9	64.1	66.6	64.0	62.5		16	
7.8	7.5	7.4	9.5	8.9	9.1	10.3	10.7	9.7	13.2	13.8	11.9		17	
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	18
5.0	5.0	4.7	5.9	5.6	5.5	4.9	5.3	5.0	3.1	3.4	3.6		19	
1.2	0.8	1.0	0.7	0.6	0.6	1.4	1.5	1.3	4.0	4.2	3.5		20	
21.3	19.9	18.7	19.6	17.7	16.7	18.6	17.7	17.2	18.8	17.5	16.3		21	
2.5	2.4	2.2	2.7	2.5	2.4	2.9	2.7	2.7	2.9	2.8	2.6		22	
34.6	32.8	31.3	35.1	35.0	34.0	35.8	34.3	33.7	30.8	29.9	30.5		23	
0.1	0.1	0.1	0.3	0.3	0.2	0.9	0.9	0.6	3.6	3.3	3.2		24	
2.8	2.3	2.0	3.2	2.8	2.5	3.7	3.0	2.9	3.5	3.2	2.9		25	
2.8	1.6	1.2	2.7	1.7	1.7	2.4	1.6	1.5	2.3	1.5	1.3		26	
14.9	13.1	12.3	15.8	13.0	12.1	16.2	14.9	14.2	17.1	15.6	13.1		27	
79.0	72.2	67.8	79.4	73.0	69.6	80.5	75.1	72.8	79.0	73.8	69.9		28	
1.4	*	*	1.5	*	*	1.6	1.6	*	1.3	1.4	1.7		29	
21.0	27.8	32.2	20.6	27.0	30.4	19.5	24.9	27.2	21.0	26.2	30.1		30	
15.0	19.7	22.6	14.7	19.2	21.5	14.8	18.8	20.7	14.8	18.2	20.9		31	
+0.6	+0.5	+0.6	+0.9	+0.6	+0.4	+0.8	+0.5	+0.4	+0.6	+0.5	+0.6		32	
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2	0.3		33	
15.6	20.2	23.2	15.6	19.8	21.9	15.6	19.3	21.2	15.5	18.9	21.8		34	
5.75	5.88	5.86	5.86	5.88	5.90	5.89	5.91	6.08	5.57	5.48	5.40		35	
4.49	4.25	4.52	4.38	4.55	4.39	4.50	4.26	4.01	4.90	5.13	4.51		36	
4.26	4.33	4.41	4.09	4.10	4.21	4.30	4.27	4.46	4.07	4.11	4.10		37	
5.78	5.83	5.64	5.85	5.79	5.88	5.77	5.72	5.50	5.31	5.23	5.22		38	
8.10	8.13	8.10	8.21	8.25	8.38	8.14	8.15	8.16	7.73	7.67	7.71		39	
-0.31	-0.19	-0.16	-0.32	-0.14	-0.19	-0.26	-0.14	-0.09	-0.27	-0.21	-0.20		40	
16.6	15.8	14.8	15.9	15.5	14.9	12.0	12.2	10.7	9.8	10.3	11.7		41	
3.7	3.4	3.3	2.9	2.8	2.7	2.5	2.5	2.7	1.8	2.0	2.1		42	
11.0	12.8	13.7	13.2	14.9	15.5	15.4	17.4	17.5	12.1	13.8	15.6		43	
0.3	0.2	0.2	0.3	0.3	0.3	0.3	0.3	0.4	0.5	0.7	0.8		44	
52.9	52.9	53.4	51.7	51.9	52.6	51.8	50.4	51.4	53.4	51.4	48.9		45	
13.9	13.5	13.3	13.9	12.7	12.6	14.8	14.2	14.4	18.9	18.3	17.3		46	
1.3	1.1	0.9	1.5	1.4	1.1	1.9	1.7	1.7	2.0	1.8	2.1		47	
13.6	13.2	11.9	16.0	16.4	15.8	19.3	19.3	19.4	17.6	17.3	20.7		48	
38.7	43.0	47.8	26.0	27.9	31.3	13.4	13.5	16.0	5.8	6.1	2.5		49	
17.2	16.2	14.4	20.2	19.8	18.2	28.8	27.1	25.9	33.2	36.5	35.7		50	
20.6	19.2	17.4	27.1	24.7	25.0	27.6	29.9	28.1	23.7	21.6	21.1		51	
9.9	8.4	8.5	10.7	11.2	9.7	10.9	10.2	10.6	19.7	18.5	20.0		52	
8.8	9.4	9.9	8.5	9.2	9.2	8.6	9.2	9.4	8.8	9.2	9.8		53	
50.9	49.2	47.8	52.0	52.5	52.3	50.9	50.7	49.3	43.3	42.3	42.6		54	
4.78	4.76	4.73	4.81	4.79	4.79	4.99	4.94	4.96	4.93	4.93	4.98		55	
25.6	27.1	28.3	25.7	26.7	27.1	21.1	23.5	23.2	26.5	28.5	28.2		56	
9.05	9.78	10.38	8.75	9.38	9.45	8.87	9.63	9.87	9.36	9.94	10.75		57	

4Excludes trading account securities.

5Loans used to compute this ratio exclude Federal funds sold.

6Includes capital notes and debentures, and all valuation reserves.

*Figures not shown where fewer than three banks in the group.

KANSAS MEMBER BANKS, GROUPED

	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	199	204	11	14	51	58
Number of Banks.....						
PROFITABILITY						
Percentage of Equity Capital and Reserves						
1. Income after taxes and before securities gains (losses) ¹	9.6	10.4	7.0	9.3	8.2	9.1
2. Net income	10.0	10.4	7.2	9.4	8.5	9.3
Percentage of Net Income						
3. Cash dividends declared	30.1	29.3	32.2	37.1	35.9	30.0
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Assets						
4. Total operating income	6.08	6.16	5.88	6.16	6.17	6.22
5. Salaries, wages, and employee benefits	1.47	1.50	2.21	2.07	1.59	1.62
6. Interest on deposits	2.15	2.01	1.43	1.44	2.32	2.15
7. Net occupancy expense of bank premises	0.17	0.17	0.18	0.20	0.16	0.16
8. All other operating expenses	1.07	1.11	0.94	1.06	1.09	1.14
9. Total operating expense	4.86	4.79	4.76	4.77	5.16	5.07
10. Income after taxes and before securities gains (losses) ¹	0.90	0.98	0.87	1.04	0.76	0.85
11. Net income	0.94	0.98	0.88	1.05	0.79	0.87
Percentage of Total Operating Income						
12. Interest on U. S. Treasury securities	18.8	18.2	30.2	28.2	22.6	21.4
13. Interest on securities of U. S. Government agencies	3.7	3.4	6.7	8.5	4.7	4.2
14. Interest on obligations of states and political subdivisions	7.9	7.6	1.4	2.0	5.7	5.4
15. Interest and dividends on other securities	0.2	0.2	0.1	0.2	0.3	0.2
16. Interest and fees on loans and income on Federal funds sold	62.3	63.4	55.6	54.9	61.4	63.3
17. All other operating income ²	7.1	7.2	6.0	6.2	5.3	5.5
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	4.1	4.4	4.2	4.7	3.3	3.5
20. Trust department income ³	1.5	1.4	*	*	*	*
21. Salaries and wages	21.3	21.7	34.7	32.0	23.0	23.5
22. Pensions and other employee benefits	2.8	2.6	2.9	2.2	2.8	2.6
23. Interest on deposits	35.4	33.0	24.0	22.8	37.5	34.6
24. Interest on borrowed money	0.4	0.5	0.0	0.1	0.1	0.2
25. Net occupancy expense of bank premises	2.8	2.7	3.2	3.3	2.6	2.5
26. Provision for loan losses	2.9	3.4	1.4	1.1	3.6	3.9
27. All other operating expenses	13.9	13.7	14.4	15.8	13.7	14.0
28. Total operating expense	79.5	77.6	80.6	77.3	83.3	81.3
29. Interest on capital notes and debentures ³	2.1	2.2	*	*	*	*
30. Income before taxes and securities gains (losses)	20.5	22.4	19.4	22.7	16.7	18.7
31. Income after taxes and before securities gains (losses)	15.1	16.0	15.0	17.1	12.5	13.8
32. Net securities gains (+) or losses (—), after tax effect	+0.6	+0.1	+0.3	+0.2	+0.5	+0.3
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.0	0.0	0.0	0.0	0.0
34. Net income	15.7	16.1	15.3	17.3	13.0	14.1
RATES OF RETURN ON SECURITIES AND LOANS						
Return on Securities ⁴						
35. Interest on U. S. Treasury securities	5.77	5.71	5.53	5.53	5.79	5.78
36. Interest on securities of U. S. Government agencies	4.79	4.64	5.87	4.10	4.45	4.60
37. Interest on obligations of states and political subdivisions	4.27	3.98	4.16	3.28	4.42	3.95
38. Interest and dividends on other securities	5.88	5.83	6.07	5.76	6.12	6.05
Return on Loans						
39. Interest and fees on loans ⁵	7.78	7.70	7.54	7.51	7.91	7.68
40. Net losses (—) or recoveries (+) on loans	-0.31	-0.36	-0.28	-0.44	-0.42	-0.45
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
41. U. S. Treasury securities ⁴	19.5	19.4	31.1	29.7	23.8	23.0
42. Securities of U. S. Government agencies ⁴	3.5	2.8	5.3	6.2	4.0	3.1
43. Obligations of states and political subdivisions ⁴	11.1	11.2	1.9	3.5	7.6	7.9
44. Other securities ⁴	0.3	0.2	0.2	0.2	0.3	0.3
45. Total loans and Federal funds sold	50.6	50.3	46.1	44.4	49.8	50.3
46. Cash and due from banks	13.6	14.6	14.7	15.2	13.6	14.4
47. Real estate	1.2	1.2	0.7	0.8	0.9	0.9
DISTRIBUTION OF LOANS						
Percentage of Loans and Federal Funds Sold						
48. Real estate loans	12.4	13.6	6.9	8.0	11.2	12.7
49. Loans to farmers	39.8	39.4	57.9	57.8	50.0	47.3
50. Commercial and industrial loans	16.3	16.9	4.9	8.0	10.3	11.4
51. Consumer loans to individuals	19.5	20.1	13.1	13.8	17.1	17.2
52. All other loans and Federal funds sold	12.0	10.0	17.2	12.4	11.4	11.4
OTHER RATIOS						
In Percentage						
53. Total capital accounts and reserves to total assets ⁶	9.4	9.6	12.1	12.0	9.3	9.5
54. Time and savings deposits to total deposits	49.8	47.8	33.5	35.8	52.8	51.0
55. Interest on deposits to time and savings deposits	4.80	4.68	4.65	4.44	4.80	4.62
56. Income taxes to net income plus income taxes	24.1	25.9	20.6	25.5	21.0	22.9
57. Total capital accounts to total deposits	10.01	10.17	13.82	13.58	9.88	10.06

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
61	64	57	51	10	10	9	7		
9.8	10.8	11.1	11.5	10.8	11.0	8.8	10.1		1
10.3	10.8	11.5	11.5	10.7	10.3	9.6	10.3		2
26.9	25.9	28.1	30.4	18.9	24.7	39.9	36.1		3
6.02	6.10	6.21	6.20	6.08	6.28	5.45	5.89		4
1.44	1.44	1.33	1.35	1.29	1.36	1.13	1.13		5
2.16	2.07	2.22	2.03	1.98	2.00	1.68	1.58		6
0.15	0.15	0.19	0.19	0.24	0.20	0.20	0.18		7
0.99	1.01	1.10	1.11	1.30	1.39	1.19	1.37		8
4.74	4.67	4.84	4.68	4.81	4.95	4.20	4.26		9
0.92	1.01	1.01	1.07	0.96	0.97	0.82	1.02		10
0.97	1.01	1.05	1.07	0.96	0.91	0.89	1.03		11
17.7	17.0	16.3	15.6	13.3	10.9	13.1	12.5		12
3.7	2.9	2.3	1.9	2.6	2.5	3.7	3.2		13
8.8	8.4	9.7	10.0	9.9	9.5	9.0	7.5		14
0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.2		15
64.1	65.4	62.8	63.2	61.3	64.2	61.4	64.9		16
5.5	6.1	8.7	9.1	12.7	12.7	12.5	11.7		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
3.5	4.1	5.6	6.0	4.8	4.4	2.9	2.4		19
0.6	0.5	0.8	0.7	1.7	2.7	3.7	2.6		20
21.2	20.9	18.5	19.0	18.4	18.9	17.9	16.7		21
2.6	2.7	2.8	2.6	2.9	2.7	2.7	2.4		22
35.7	34.1	35.8	33.0	32.8	32.3	30.8	27.0		23
0.1	0.1	0.3	0.5	2.6	2.6	3.2	4.4		24
2.5	2.4	3.1	3.1	3.9	3.1	3.6	3.1		25
3.1	4.1	2.8	3.2	1.6	2.1	2.0	2.1		26
13.1	12.1	14.1	14.0	16.9	17.1	16.3	16.1		27
78.5	76.4	77.4	75.4	79.1	78.8	76.5	71.8		28
*	*	*	*	*	*	2.4	*		29
21.5	23.6	22.6	24.6	20.9	21.2	23.5	28.2		30
15.7	16.7	16.5	17.4	15.6	15.2	15.5	17.6		31
+0.6	+0.0	+0.7	+0.0	+0.3	-0.2	+0.8	+0.2		32
0.0	0.0	0.0	0.1	0.0	-0.5	0.4	0.1		33
16.3	16.7	17.2	17.5	15.9	14.5	16.7	17.9		34
5.76	5.79	5.79	5.58	6.18	5.83	5.50	5.48		35
4.41	4.56	5.20	4.57	5.40	5.41	4.68	6.13		36
4.37	4.01	4.10	4.15	4.25	4.15	3.99	3.86		37
5.77	5.80	5.87	5.67	5.66	6.14	5.28	5.18		38
7.69	7.55	7.89	7.85	7.70	8.02	7.32	8.08		39
-0.26	-0.40	-0.31	-0.25	-0.16	+0.00	-0.25	-0.39		40
18.0	17.5	17.4	17.2	12.9	11.7	12.6	13.4		41
3.7	2.7	2.6	1.9	2.6	2.5	2.9	2.7		42
12.0	12.5	14.3	14.6	13.8	14.0	12.2	11.2		43
0.2	0.2	0.2	0.2	0.3	0.3	0.4	0.4		44
52.3	52.3	50.5	49.5	50.9	52.0	49.9	47.5		45
12.8	13.7	13.2	14.5	15.8	16.1	17.5	20.1		46
1.0	1.0	1.3	1.5	2.2	2.2	2.6	2.8		47
12.1	13.3	14.1	16.0	16.7	16.8	13.2	11.3		48
47.3	47.0	28.7	25.4	12.6	13.3	8.5	9.1		49
14.5	15.5	21.3	22.6	26.9	23.5	32.6	41.8		50
15.0	16.1	25.4	27.6	28.9	31.8	23.3	21.7		51
11.1	8.1	10.5	8.4	14.9	14.6	22.4	16.1		52
9.4	9.3	9.1	9.4	9.2	9.1	10.0	11.0		53
50.3	49.0	51.3	48.1	47.6	45.5	41.2	35.4		54
4.77	4.68	4.81	4.72	4.91	4.96	5.00	5.12		55
24.6	25.6	25.7	28.3	23.7	26.6	31.8	36.1		56
9.82	9.69	9.42	9.84	9.84	9.36	11.45	12.23		57

⁴Excludes trading account securities.
⁵Loans used to compute this ratio exclude Federal funds sold.
⁶Includes capital notes and debentures, and all valuation reserves.
 *Figures not shown where fewer than three banks in the group.

NEBRASKA MEMBER BANKS, GROUPED

	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	135	135	9	11	31	38
Number of Banks.....						
PROFITABILITY						
Percentage of Equity Capital and Reserves						
1. Income after taxes and before securities gains (losses) ¹	11.6	11.8	9.1	9.0	9.2	10.7
2. Net income	12.4	12.1	9.7	9.1	10.1	11.6
Percentage of Net Income						
3. Cash dividends declared	31.8	31.0	26.7	41.6	39.1	31.5
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Assets						
4. Total operating income	6.27	6.23	6.21	5.90	6.19	6.19
5. Salaries, wages, and employee benefits	1.42	1.47	1.89	1.95	1.67	1.56
6. Interest on deposits	2.20	2.01	1.47	1.26	2.09	1.99
7. Net occupancy expense of bank premises	0.16	0.16	0.14	0.11	0.15	0.15
8. All other operating expenses	0.99	1.00	0.85	0.93	0.98	0.99
9. Total operating expense	4.77	4.64	4.35	4.25	4.89	4.69
10. Income after taxes and before securities gains (losses) ¹	1.03	1.09	1.28	1.26	0.86	1.03
11. Net income	1.10	1.12	1.37	1.26	0.95	1.10
Percentage of Total Operating Income						
12. Interest on U. S. Treasury securities	14.5	14.8	24.3	24.4	16.1	16.4
13. Interest on securities of U. S. Government agencies	6.8	6.7	13.6	9.4	7.4	9.1
14. Interest on obligations of states and political subdivisions	6.6	6.0	2.7	1.6	4.4	3.7
15. Interest and dividends on other securities	0.2	0.1	0.3	0.2	0.1	0.1
16. Interest and fees on loans and income on Federal funds sold	65.0	65.7	53.8	58.9	66.7	65.0
17. All other operating income ²	6.9	6.7	5.3	5.5	5.3	5.7
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	3.4	3.5	3.9	3.7	2.8	3.1
20. Trust department income ³	2.0	2.0	*	*	*	*
21. Salaries and wages	20.2	21.1	28.2	30.9	24.4	23.0
22. Pensions and other employee benefits	2.5	2.5	2.2	2.2	2.8	2.4
23. Interest on deposits	35.2	32.2	22.0	20.9	33.5	31.9
24. Interest on borrowed money	0.4	0.6	0.4	0.2	0.3	0.2
25. Net occupancy expense of bank premises	2.5	2.6	2.2	1.8	2.4	2.4
26. Provision for loan losses	2.2	2.0	1.1	1.5	4.0	3.2
27. All other operating expenses	13.1	13.3	12.3	13.9	11.8	12.7
28. Total operating expense	76.1	74.3	68.4	71.4	79.2	75.8
29. Interest on capital notes and debentures ³	1.2	1.3	*	*	*	*
30. Income before taxes and securities gains (losses)	23.9	25.7	31.6	28.6	20.8	24.2
31. Income after taxes and before securities gains (losses)	16.8	17.9	22.0	21.9	14.7	17.5
32. Net securities gains (+) or losses (—), after tax effect	+0.7	+0.2	+1.4	+0.1	+0.5	+0.2
33. Extraordinary charges and minority interest or credits, after tax effect	0.1	0.0	0.0	0.0	0.1	0.0
34. Net income	17.6	18.1	23.4	22.0	15.3	17.7
RATES OF RETURN ON SECURITIES AND LOANS						
Return on Securities ⁴						
35. Interest on U. S. Treasury securities	5.86	5.53	5.87	5.42	5.87	5.59
36. Interest on securities of U. S. Government agencies	5.87	6.00	6.21	5.68	5.05	6.16
37. Interest on obligations of states and political subdivisions	4.26	4.08	2.96	3.25	4.19	3.84
38. Interest and dividends on other securities	5.84	5.69	6.68	5.76	5.96	5.74
Return on Loans						
39. Interest and fees on loans ⁵	7.66	7.62	7.38	7.38	7.54	7.40
40. Net losses (—) or recoveries (+) on loans	-0.24	-0.23	-0.04	-0.16	-0.37	-0.25
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
41. U. S. Treasury securities ⁴	15.9	16.2	24.8	25.5	17.6	17.6
42. Securities of U. S. Government agencies ⁴	5.7	6.0	9.7	9.1	6.3	7.6
43. Obligations of states and political subdivisions ⁴	9.3	8.8	3.4	2.7	6.1	6.0
44. Other securities ⁴	0.3	0.2	0.3	0.3	0.3	0.2
45. Total loans and Federal funds sold	53.8	53.0	45.7	44.8	54.7	53.6
46. Cash and due from banks	13.5	14.2	15.1	16.9	14.2	14.1
47. Real estate	1.0	1.1	0.5	0.6	0.7	0.7
DISTRIBUTION OF LOANS						
Percentage of Loans and Federal Funds Sold						
48. Real estate loans	9.3	10.2	5.9	7.2	5.0	7.7
49. Loans to farmers	56.1	55.5	62.3	61.0	72.8	69.5
50. Commercial and industrial loans	14.0	13.7	9.0	8.4	8.6	9.0
51. Consumer loans to individuals	13.8	13.8	12.4	12.0	8.2	8.4
52. All other loans and Federal funds sold	6.8	6.8	10.4	11.4	5.4	5.4
OTHER RATIOS						
In Percentage						
53. Total capital accounts and reserves to total assets ⁶	9.3	9.5	14.0	13.6	9.7	9.9
54. Time and savings deposits to total deposits	49.8	47.0	32.5	31.2	48.6	47.4
55. Interest on deposits to time and savings deposits	4.83	4.67	4.17	4.09	4.67	4.62
56. Income taxes to net income plus income taxes	27.3	27.1	29.4	20.9	27.6	25.6
57. Total capital accounts to total deposits	9.43	9.69	16.56	15.91	9.78	9.96

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
46	46	31	25	12	9	6	6		
12.9	13.3	12.9	11.7	12.7	13.4	10.5	10.5		1
13.3	13.5	14.1	11.8	13.1	13.4	10.4	10.4		2
33.5	31.6	19.8	24.3	31.2	27.9	52.4	37.2		3
6.29	6.26	6.37	6.32	6.27	6.30	6.23	6.47		4
1.33	1.39	1.22	1.32	1.22	1.26	1.44	1.52		5
2.29	2.05	2.45	2.29	2.45	2.33	1.61	1.46		6
0.13	0.14	0.17	0.22	0.17	0.20	0.29	0.25		7
0.86	0.87	1.11	1.10	1.01	0.94	1.63	1.87		8
4.61	4.45	4.95	4.93	4.85	4.73	4.97	5.10		9
1.13	1.19	1.04	0.99	1.06	1.12	0.83	0.87		10
1.17	1.20	1.13	1.01	1.10	1.13	0.82	0.85		11
13.6	13.0	14.4	14.7	11.4	11.4	5.9	5.6		12
6.6	5.8	6.8	6.0	3.4	4.4	0.5	0.7		13
6.7	6.8	8.5	8.5	10.0	10.3	5.6	5.0		14
0.2	0.1	0.3	0.2	0.2	0.1	0.2	0.2		15
67.2	68.4	61.8	63.3	66.9	65.4	71.0	72.5		16
5.7	5.9	8.2	7.3	8.1	8.4	16.8	16.0		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
3.2	3.2	3.8	4.2	4.1	4.5	3.0	3.1		19
*	*	0.4	0.8	0.8	0.7	4.8	4.4		20
18.8	19.6	17.0	18.4	17.0	17.4	20.0	20.2		21
2.3	2.6	2.5	2.5	2.5	2.6	3.3	3.2		22
36.6	32.8	38.7	36.3	39.0	37.1	25.7	22.6		23
0.2	0.4	0.2	0.6	0.4	0.3	3.7	6.3		24
2.0	2.2	2.8	3.4	2.8	3.2	4.7	3.9		25
1.4	1.7	2.2	1.5	2.0	1.6	2.0	1.4		26
12.0	11.7	14.6	15.1	13.8	12.8	20.3	21.2		27
73.3	71.0	78.0	77.8	77.5	75.0	79.7	78.8		28
*	*	*	*	*	*	*	*		29
26.7	29.0	22.0	22.2	22.5	25.0	20.3	21.2		30
17.9	19.0	16.1	15.9	16.7	17.9	13.1	13.2		31
+0.6	+0.3	+1.2	+0.2	+0.7	+0.2	+0.0	+0.0		32
0.1	0.0	0.2	0.0	0.0	0.0	0.1	0.0		33
18.6	19.3	17.5	16.1	17.4	18.1	13.2	13.2		34
5.89	5.38	5.84	5.77	5.95	5.45	5.55	5.69		35
5.93	5.42	6.64	6.65	6.50	6.29	3.90	6.96		36
4.48	4.40	4.37	4.11	4.35	4.40	4.24	4.01		37
5.63	5.78	5.86	5.50	6.13	5.70	4.86	5.26		38
7.62	7.59	7.77	7.82	7.88	7.96	7.95	8.44		39
-0.15	-0.18	-0.29	-0.26	-0.20	-0.34	-0.28	-0.41		40
14.6	14.9	16.7	16.2	12.6	12.8	6.8	6.5		41
5.8	5.4	6.0	5.3	3.0	3.8	0.6	0.6		42
9.5	9.7	12.1	12.3	14.5	14.9	8.3	8.1		43
0.3	0.1	0.4	0.2	0.2	0.1	0.3	0.2		44
56.5	56.0	50.7	50.4	53.7	51.5	56.4	54.4		45
12.3	12.9	12.3	13.4	12.8	13.2	23.2	25.7		46
0.8	0.9	1.1	1.4	1.8	2.3	2.2	2.2		47
9.2	9.5	12.7	15.2	14.2	14.3	10.6	10.9		48
61.5	59.9	46.9	41.9	31.7	30.5	15.3	15.9		49
11.9	11.8	16.4	17.8	25.4	26.3	30.9	32.6		50
11.7	12.2	16.7	19.8	22.4	21.4	27.8	27.1		51
5.7	6.6	7.3	5.3	6.3	7.5	15.4	13.5		52
9.0	9.1	8.4	8.6	8.5	8.4	8.1	8.6		53
51.2	48.2	54.4	52.0	53.7	52.4	38.9	35.3		54
4.93	4.69	4.94	4.81	5.12	4.97	4.77	4.81		55
30.0	31.0	23.6	23.4	21.8	26.8	32.3	32.7		56
9.04	9.07	8.26	8.51	8.42	8.24	7.98	8.51		57

⁴Excludes trading account securities.

⁶Includes capital notes and debentures, and all valuation reserves.

⁵Loans used to compute this ratio exclude Federal funds sold.

^{*}Figures not shown where fewer than three banks in the group.

OKLAHOMA MEMBER BANKS, GROUPED

	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	199	208	13	19	48	58
Number of Banks.....						
PROFITABILITY						
Percentage of Equity Capital and Reserves						
1. Income after taxes and before securities gains (losses) ¹	10.5	11.7	7.5	10.4	8.7	10.6
2. Net income	11.0	11.9	7.6	10.8	9.0	10.7
Percentage of Net Income						
3. Cash dividends declared	29.3	28.4	43.6	32.9	29.7	26.7
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Assets						
4. Total operating income	6.28	6.41	6.50	6.67	6.42	6.42
5. Salaries, wages, and employee benefits	1.63	1.73	2.38	2.41	1.86	1.91
6. Interest on deposits	2.06	1.88	1.16	1.26	1.97	1.80
7. Net occupancy expense of bank premises	0.18	0.20	0.15	0.19	0.16	0.19
8. All other operating expenses	1.22	1.17	1.62	1.40	1.36	1.16
9. Total operating expense	5.09	4.98	5.31	5.26	5.35	5.06
10. Income after taxes and before securities gains (losses) ¹	0.87	1.01	0.85	1.09	0.75	0.99
11. Net income	0.91	1.03	0.86	1.12	0.77	1.00
Percentage of Total Operating Income						
12. Interest on U. S. Treasury securities	17.2	17.3	15.6	18.6	20.9	20.2
13. Interest on securities of U. S. Government agencies	2.2	1.7	4.0	4.6	2.3	1.9
14. Interest on obligations of states and political subdivisions	7.9	6.2	2.3	2.6	5.5	4.7
15. Interest and dividends on other securities	0.2	0.2	0.2	0.5	0.1	0.1
16. Interest and fees on loans and income on Federal funds sold	64.5	66.3	68.1	65.3	64.2	65.6
17. All other operating income ²	8.0	8.3	9.8	8.4	7.0	7.5
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	4.9	5.2	4.4	5.0	4.5	4.9
20. Trust department income ³	1.3	1.4	*	*	*	*
21. Salaries and wages	23.5	24.5	34.5	34.1	27.3	27.9
22. Pensions and other employee benefits	2.6	2.5	3.5	2.8	2.0	1.9
23. Interest on deposits	32.9	29.3	17.1	18.2	30.6	28.1
24. Interest on borrowed money	0.4	0.4	0.0	0.1	0.1	0.0
25. Net occupancy expense of bank premises	2.8	3.1	2.4	2.9	2.6	2.9
26. Provision for loan losses	3.4	2.6	5.0	3.5	5.7	2.3
27. All other operating expenses	15.4	15.0	19.0	17.2	15.3	15.3
28. Total operating expense	81.0	77.4	81.5	78.8	83.6	78.4
29. Interest on capital notes and debentures ³	1.2	1.0	*	*	*	*
30. Income before taxes and securities gains (losses)	19.0	22.6	18.5	21.2	16.4	21.6
31. Income after taxes and before securities gains (losses)	13.9	16.1	13.2	16.5	11.5	15.8
32. Net securities gains (+) or losses (—), after tax effect	+0.6	+0.1	+0.1	+0.4	+0.4	+0.1
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.1	0.1	0.0	0.0	0.0
34. Net income	14.5	16.3	13.4	16.9	11.9	15.9
RATES OF RETURN ON SECURITIES AND LOANS						
Return on Securities ⁴						
35. Interest on U. S. Treasury securities	5.94	5.85	5.71	5.84	6.06	6.10
36. Interest on securities of U. S. Government agencies	3.65	2.84	3.81	3.76	2.89	2.45
37. Interest on obligations of states and political subdivisions	4.00	3.61	2.64	3.16	4.02	3.63
38. Interest and dividends on other securities	5.87	5.77	6.12	6.03	5.94	6.25
Return on Loans						
39. Interest and fees on loans ⁵	8.40	8.52	8.79	8.99	8.63	8.62
40. Net losses (—) or recoveries (+) on loans	-0.38	-0.32	-0.64	-0.43	-0.59	-0.25
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
41. U. S. Treasury securities ⁴	17.8	18.6	17.6	20.8	21.5	21.1
42. Securities of U. S. Government agencies ⁴	2.2	1.8	2.9	3.2	2.4	2.3
43. Obligations of states and political subdivisions ⁴	11.6	10.3	3.6	4.6	7.9	7.6
44. Other securities ⁴	0.3	0.2	0.4	0.2	0.2	0.2
45. Total loans and Federal funds sold	50.4	50.2	54.2	48.6	49.6	49.3
46. Cash and due from banks	15.9	17.0	20.4	21.6	16.8	17.8
47. Real estate	1.3	1.3	0.8	0.8	1.2	1.4
DISTRIBUTION OF LOANS						
Percentage of Loans and Federal Funds Sold						
48. Real estate loans	16.4	17.2	11.4	13.5	15.6	16.8
49. Loans to farmers	24.8	25.0	38.7	43.1	37.6	33.9
50. Commercial and industrial loans	18.7	19.1	6.8	10.2	12.0	13.3
51. Consumer loans to individuals	25.4	25.9	21.5	22.0	23.4	24.5
52. All other loans and Federal funds sold	14.7	12.8	21.6	11.2	11.4	11.5
OTHER RATIOS						
In Percentage						
53. Total capital accounts and reserves to total assets ⁶	8.7	9.1	12.7	11.8	9.2	9.5
54. Time and savings deposits to total deposits	48.7	45.7	30.7	32.0	48.0	45.8
55. Interest on deposits to time and savings deposits	4.65	4.53	4.29	4.45	4.43	4.29
56. Income taxes to net income plus income taxes	23.1	25.5	22.4	17.3	22.9	26.1
57. Total capital accounts to total deposits	9.18	9.55	14.69	13.61	9.79	10.10

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
57	58	52	47	18	16	11	10		
11.3	11.7	11.9	13.7	11.2	12.0	10.6	10.6		1
11.8	12.0	12.4	14.0	11.8	12.2	11.2	10.8		2
23.0	26.8	28.7	25.4	30.0	29.3	45.4	51.1		3
6.22	6.31	6.45	6.68	6.01	6.10	5.42	5.63		4
1.58	1.66	1.52	1.58	1.36	1.37	1.02	1.08		5
2.17	2.02	2.27	2.07	2.23	2.04	1.80	1.54		6
0.17	0.19	0.20	0.22	0.23	0.23	0.13	0.15		7
1.08	1.09	1.18	1.20	1.05	1.10	1.23	1.30		8
5.00	4.96	5.17	5.07	4.87	4.74	4.18	4.07		9
0.91	0.95	0.93	1.11	0.90	0.98	0.93	1.01		10
0.94	0.97	0.97	1.14	0.95	0.99	0.98	1.03		11
19.4	18.5	14.4	14.7	12.4	11.5	12.9	12.2		12
2.8	1.5	1.1	1.1	2.6	0.9	1.1	0.9		13
7.8	6.5	9.3	7.3	12.1	10.8	11.7	8.1		14
0.1	0.1	0.2	0.2	0.4	0.2	0.3	0.5		15
63.2	66.2	66.0	66.8	63.5	67.0	63.5	68.1		16
6.7	7.2	9.0	9.9	9.0	9.6	10.5	10.2		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
4.9	4.8	6.2	6.7	4.2	5.1	3.4	3.4		19
*	*	0.5	0.8	1.2	1.1	3.0	3.0		20
22.9	23.7	20.9	21.0	19.1	19.1	16.4	16.6		21
2.4	2.6	2.8	2.8	3.5	3.3	2.4	2.4		22
35.3	32.2	35.1	30.9	37.1	33.6	32.7	26.8		23
0.0	0.0	0.1	0.1	0.2	0.3	5.2	7.1		24
2.6	3.0	3.1	3.2	3.8	3.8	2.4	2.6		25
2.2	2.5	2.5	2.6	2.3	2.9	2.7	2.6		26
14.9	14.4	15.6	15.0	14.7	14.5	15.0	13.7		27
80.3	78.4	80.1	75.6	80.7	77.5	76.8	71.8		28
*	*	*	*	*	*	1.4	1.4		29
19.7	21.6	19.9	24.4	19.3	22.5	23.2	28.2		30
14.6	15.4	14.4	16.9	15.4	16.2	17.7	18.1		31
+0.5	-0.1	+0.8	+0.1	+0.8	+0.3	+0.8	+0.5		32
0.1	0.1	-0.2	0.2	0.0	0.0	0.0	0.0		33
15.2	15.4	15.0	17.2	16.2	16.5	18.5	18.6		34
5.82	5.67	6.04	5.87	6.11	5.72	5.64	5.59		35
4.27	2.99	2.94	2.42	4.54	2.75	5.49	4.65		36
4.24	3.47	4.01	3.80	4.05	3.93	4.06	3.77		37
5.89	5.77	5.84	5.53	5.79	5.39	5.37	4.31		38
8.18	8.38	8.65	8.65	8.09	8.17	7.47	7.77		39
-0.40	-0.32	-0.19	-0.32	-0.23	-0.39	-0.27	-0.37		40
19.8	20.0	15.3	16.4	12.2	12.5	12.1	12.1		41
2.7	1.5	1.5	1.3	2.3	1.2	0.7	0.6		42
10.9	11.2	15.1	12.7	17.5	16.1	15.1	11.9		43
0.3	0.2	0.2	0.2	0.5	0.3	0.8	0.4		44
49.8	49.8	51.5	52.1	49.3	51.5	48.8	50.8		45
14.8	15.7	14.5	15.3	15.5	16.0	19.6	20.3		46
1.2	1.2	1.4	1.5	1.7	1.6	1.6	1.5		47
16.0	17.7	17.8	18.4	19.1	18.0	16.6	15.7		48
27.7	27.1	17.6	15.9	7.0	7.2	1.2	1.0		49
17.6	18.4	19.6	21.4	34.7	35.2	37.2	36.2		50
23.7	23.8	30.9	32.4	24.6	24.9	21.6	24.6		51
15.0	13.0	14.1	11.9	14.6	14.7	23.4	22.5		52
8.0	8.2	8.0	8.4	8.4	8.5	9.3	9.9		53
50.5	48.2	52.7	49.5	49.7	47.0	43.5	37.0		54
4.70	4.57	4.72	4.63	4.98	4.88	4.90	4.89		55
23.1	24.8	25.1	27.5	19.5	25.5	21.2	32.1		56
8.29	8.43	8.12	8.60	8.85	8.86	10.17	10.70		57

⁴Excludes trading account securities.

⁵Loans used to compute this ratio exclude Federal funds sold.

⁶Includes capital notes and debentures, and all valuation reserves.

^{*}Figures not shown where fewer than three banks in the group.

COLORADO, NEW MEXICO, AND WYOMING MEMBER BANKS,						
Number of Banks.....	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	209	207	4	10	34	38
PROFITABILITY						
<i>Percentage of Equity Capital and Reserves</i>						
1. Income after taxes and before securities gains (losses) ¹	10.3	12.1	6.5	10.7	9.2	11.8
2. Net income	11.0	12.3	9.7	10.5	10.1	11.8
<i>Percentage of Net Income</i>						
3. Cash dividends declared	31.9	30.5	33.3	31.0	31.2	29.8
SOURCES AND DISPOSITION OF INCOME						
<i>Percentage of Total Assets</i>						
4. Total operating income	6.92	7.06	6.27	6.87	7.05	7.07
5. Salaries, wages, and employee benefits	1.66	1.70	1.67	1.99	1.86	1.81
6. Interest on deposits	2.20	2.05	1.72	1.24	2.19	2.03
7. Net occupancy expense of bank premises	0.26	0.25	0.13	0.25	0.25	0.23
8. All other operating expenses	1.53	1.54	1.33	1.50	1.50	1.56
9. Total operating expense	5.65	5.54	4.85	4.98	5.80	5.63
10. Income after taxes and before securities gains (losses) ¹	0.90	1.07	0.87	1.36	0.92	1.08
11. Net income	0.95	1.09	1.18	1.35	0.98	1.06
<i>Percentage of Total Operating Income</i>						
12. Interest on U. S. Treasury securities	11.9	13.1	28.5	24.4	11.7	15.0
13. Interest on securities of U. S. Government agencies	2.3	1.9	4.2	4.8	3.2	2.9
14. Interest on obligations of states and political subdivisions	7.1	6.2	2.3	1.3	6.2	5.3
15. Interest and dividends on other securities	0.2	0.2	0.1	0.3	0.2	0.2
16. Interest and fees on loans and income on Federal funds sold	67.0	67.1	57.3	60.0	67.0	65.3
17. All other operating income ²	11.5	11.5	7.6	9.2	11.7	11.3
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	6.7	7.2	3.9	5.7	7.2	7.7
20. Trust department income ³	1.9	1.8	*	*	*	*
21. Salaries and wages	21.3	21.7	25.1	27.0	24.4	23.6
22. Pensions and other employee benefits	2.6	2.4	1.5	2.0	2.2	2.1
23. Interest on deposits	32.2	29.2	27.9	17.4	30.8	28.9
24. Interest on borrowed money	0.7	1.0	0.0	0.0	0.8	0.9
25. Net occupancy expense of bank premises	3.6	3.5	2.0	3.6	3.6	3.2
26. Provision for loan losses	2.9	3.0	1.6	2.2	2.0	3.1
27. All other operating expenses	18.1	17.3	19.7	18.9	18.1	17.7
28. Total operating expense	81.4	78.1	77.8	71.1	81.9	79.5
29. Interest on capital notes and debentures ³	1.5	1.5	*	*	*	*
30. Income before taxes and securities gains (losses)	18.6	21.9	22.2	28.9	18.1	20.5
31. Income after taxes and before securities gains (losses)	13.0	15.4	13.5	20.3	13.2	15.6
32. Net securities gains (+) or losses (—), after tax effect	+0.7	+0.0	+4.9	-0.1	+0.4	+0.1
33. Extraordinary charges and minority interest or credits, after tax effect	0.1	0.2	0.0	0.0	0.4	-0.5
34. Net income	13.8	15.6	18.4	20.2	14.0	15.2
RATES OF RETURN ON SECURITIES AND LOANS						
<i>Return on Securities ⁴</i>						
35. Interest on U. S. Treasury securities	5.63	5.81	6.04	6.09	5.51	5.84
36. Interest on securities of U. S. Government agencies	3.60	2.99	3.48	2.85	3.33	3.40
37. Interest on obligations of states and political subdivisions	4.16	4.02	3.57	2.53	4.01	4.03
38. Interest and dividends on other securities	5.74	5.61	5.46	5.63	5.73	5.48
<i>Return on Loans</i>						
39. Interest and fees on loans ⁵	8.63	8.63	8.67	8.39	8.83	8.58
40. Net losses (—) or recoveries (+) on loans	-0.35	-0.41	-0.21	-0.22	-0.25	-0.46
DISTRIBUTION OF TOTAL ASSETS						
<i>Percentage of Total Assets</i>						
41. U. S. Treasury securities ⁴	14.1	15.3	29.4	25.7	14.7	17.2
42. Securities of U. S. Government agencies ⁴	2.5	1.9	4.0	3.0	3.7	3.0
43. Obligations of states and political subdivisions ⁴	10.8	9.8	3.0	2.3	8.4	7.9
44. Other securities ⁴	0.3	0.2	0.2	0.4	0.2	0.3
45. Total loans and Federal funds sold	54.7	54.8	45.5	49.5	55.6	53.7
46. Cash and due from banks	14.8	15.3	15.5	17.1	14.6	15.5
47. Real estate	1.9	1.9	1.1	1.5	2.0	1.8
DISTRIBUTION OF LOANS						
<i>Percentage of Loans and Federal Funds Sold</i>						
48. Real estate loans	17.3	17.7	9.3	18.0	20.1	17.1
49. Loans to farmers	23.2	24.1	43.2	29.6	25.8	32.3
50. Commercial and industrial loans	23.1	22.8	12.0	13.8	19.8	21.7
51. Consumer loans to individuals	27.5	27.3	18.9	30.9	24.1	21.4
52. All other loans and Federal funds sold	8.9	8.1	16.6	7.7	10.2	7.5
OTHER RATIOS						
<i>In Percentage</i>						
53. Total capital accounts and reserves to total assets ⁶	8.7	9.3	9.2	13.5	9.8	9.3
54. Time and savings deposits to total deposits	51.4	49.3	38.1	37.0	52.0	49.4
55. Interest on deposits to time and savings deposits	4.80	4.66	3.91	3.68	4.67	4.57
56. Income taxes to net income plus income taxes	25.3	23.8	25.0	22.0	21.3	20.7
57. Total capital accounts to total deposits	9.14	9.73	10.07	15.95	10.66	9.96

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
75	76	55	48	25	19	16	16		
9.8	11.6	11.4	13.3	11.1	12.9	11.4	11.0		1
10.3	12.0	11.8	13.4	12.3	13.2	12.1	11.0		2
30.9	26.8	30.2	30.3	33.6	34.0	41.1	46.1		3
7.07	7.26	6.84	6.91	6.75	6.95	6.65	6.77		4
1.71	1.73	1.58	1.60	1.49	1.61	1.49	1.54		5
2.22	2.12	2.23	2.12	2.24	2.05	2.25	2.02		6
0.27	0.27	0.25	0.23	0.28	0.26	0.24	0.26		7
1.62	1.61	1.42	1.37	1.56	1.56	1.55	1.70		8
5.82	5.73	5.48	5.32	5.57	5.48	5.53	5.52		9
0.88	1.06	0.95	1.10	0.86	1.03	0.83	0.86		10
0.92	1.10	0.98	1.11	0.93	1.06	0.87	0.86		11
12.1	13.4	12.9	12.0	9.2	10.4	7.4	7.4		12
2.0	2.0	2.5	1.1	1.7	0.5	2.2	1.5		13
7.0	5.9	7.1	7.5	8.7	7.9	7.9	7.0		14
0.2	0.2	0.3	0.2	0.3	0.2	0.3	0.3		15
67.4	67.0	65.7	67.9	68.5	68.9	68.7	70.0		16
11.3	11.5	11.5	11.3	11.6	12.1	13.5	13.8		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
									18
7.2	7.8	7.1	7.4	5.9	6.4	3.6	4.0		19
0.6	0.3	0.6	0.6	1.8	1.8	3.7	3.7		20
21.5	21.3	20.4	20.6	19.2	20.5	19.4	19.9		21
2.5	2.3	2.6	2.5	2.9	2.7	3.0	2.8		22
31.9	29.7	33.2	31.0	33.3	29.4	33.7	30.1		23
0.3	0.6	0.5	0.8	1.1	1.7	2.7	4.2		24
3.6	3.5	3.5	3.3	4.2	3.8	3.6	3.9		25
3.8	3.7	2.1	2.3	3.2	2.8	2.6	2.6		26
18.1	17.2	17.6	16.3	19.0	17.9	18.1	18.1		27
81.7	78.3	79.9	76.8	82.9	78.8	83.1	81.6		28
*	*	1.5	1.8	1.8	1.7	0.9	0.9		29
18.3	21.7	20.1	23.2	17.1	21.2	16.9	18.4		30
12.7	14.9	13.8	16.0	12.4	14.8	12.5	12.6		31
+0.6	+0.0	+0.6	+0.0	+1.0	+0.2	+0.5	+0.1		32
0.1	0.6	0.0	0.1	0.1	0.2	0.1	0.0		33
13.4	15.5	14.4	16.1	13.5	15.2	13.1	12.7		34
5.63	5.95	5.69	5.53	5.65	5.87	5.51	5.61		35
3.52	3.07	3.77	2.87	3.12	1.49	4.72	3.90		36
4.12	3.95	4.17	4.25	4.52	4.45	4.17	4.02		37
5.76	5.85	5.83	5.22	5.63	6.02	5.54	5.42		38
8.75	8.71	8.42	8.56	8.59	8.66	8.44	8.63		39
-0.40	-0.48	-0.31	-0.28	-0.39	-0.40	-0.38	-0.45		40
14.4	15.6	14.9	14.3	11.4	12.4	8.8	8.9		41
2.2	2.0	2.5	1.2	1.6	0.7	2.6	1.8		42
10.7	9.3	11.3	12.1	13.1	12.1	12.4	11.6		43
0.3	0.2	0.3	0.2	0.3	0.2	0.3	0.2		44
55.3	55.9	53.9	54.6	54.9	55.9	55.3	55.3		45
14.6	14.6	14.4	14.8	15.4	15.8	16.8	18.1		46
1.7	1.7	2.0	2.1	2.1	2.0	2.4	2.6		47
13.7	14.2	16.9	19.7	22.7	23.7	23.5	23.0		48
29.5	27.4	22.1	22.5	12.0	12.3	4.8	4.8		49
22.5	22.4	22.5	21.7	28.2	28.2	29.1	29.7		50
27.1	29.0	30.2	27.3	29.2	28.1	27.5	28.5		51
7.2	7.0	8.3	8.8	7.9	7.7	15.1	14.0		52
8.8	9.3	8.6	8.8	8.0	8.6	7.7	8.3		53
51.9	50.8	51.8	50.9	51.0	48.1	50.6	46.3		54
4.78	4.67	4.81	4.71	4.98	4.85	5.03	5.01		55
26.3	22.7	28.7	27.1	22.1	24.5	22.3	27.2		56
9.16	9.75	8.92	9.06	8.17	8.74	7.78	8.34		57

⁴Excludes trading account securities.

⁶Includes capital notes and debentures, and all valuation reserves.

⁵Loans used to compute this ratio exclude Federal funds sold.

^{*}Figures not shown where fewer than three banks in the group.

TENTH DISTRICT METROPOLITAN AREA MEMBER BANKS,

	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	181	181	2*	4	15	16
Number of Banks.....						
PROFITABILITY						
Percentage of Equity Capital and Reserves						
1. Income after taxes and before securities gains (losses) ¹	10.4	11.7		11.6	11.5	10.8
2. Net income	11.1	12.0		12.0	12.2	11.0
Percentage of Net Income						
3. Cash dividends declared	32.1	30.7		31.7	31.6	20.6
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Assets						
4. Total operating income	6.72	6.94		8.17	7.09	7.09
5. Salaries, wages, and employee benefits	1.61	1.69		2.23	1.80	1.92
6. Interest on deposits	2.11	1.95		1.74	2.22	2.17
7. Net occupancy expense of bank premises	0.26	0.27		0.31	0.18	0.21
8. All other operating expenses	1.58	1.58		1.87	1.43	1.41
9. Total operating expense	5.56	5.49		6.15	5.63	5.71
10. Income after taxes and before securities gains (losses) ¹	0.85	0.99		1.56	1.06	0.96
11. Net income	0.91	1.02		1.61	1.13	0.97
Percentage of Total Operating Income						
12. Interest on U. S. Treasury securities	12.4	12.7		17.1	16.8	19.3
13. Interest on securities of U. S. Government agencies	3.2	2.7		2.2	6.0	4.8
14. Interest on obligations of states and political subdivisions	8.0	6.5		3.6	7.0	4.1
15. Interest and dividends on other securities	0.3	0.3		0.2	0.2	0.1
16. Interest and fees on loans and income on Federal funds sold	62.7	64.3		66.9	57.3	59.4
17. All other operating income ²	13.4	13.5		10.0	12.7	12.3
18. Total operating income	100.0	100.0		100.0	100.0	100.0
19. Service charges on deposit accounts ³	7.4	7.9		5.6	8.3	9.2
20. Trust department income ³	3.1	3.1		*	*	*
21. Salaries and wages	21.3	21.8		26.2	22.9	24.5
22. Pensions and other employee benefits	2.6	2.4		1.6	2.3	1.9
23. Interest on deposits	31.6	28.5		20.9	32.2	31.6
24. Interest on borrowed money	1.2	1.6		0.0	0.3	0.1
25. Net occupancy expense of bank premises	3.8	3.7		3.7	2.5	2.8
26. Provision for loan losses	2.9	2.5		3.3	1.8	2.0
27. All other operating expenses	19.0	18.2		19.0	17.7	17.1
28. Total operating expense	82.4	78.7		74.7	79.7	80.0
29. Interest on capital notes and debentures ³	1.5	1.4		*	*	*
30. Income before taxes and securities gains (losses)	17.6	21.3		25.3	20.3	20.0
31. Income after taxes and before securities gains (losses)	12.9	14.5		19.4	14.9	14.0
32. Net securities gains (+) or losses (—), after tax effect	+0.9	+0.1		+0.6	+0.7	+0.2
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.3		0.0	0.3	0.0
34. Net income	13.8	14.9		20.0	15.9	14.2
RATES OF RETURN ON SECURITIES AND LOANS						
Return on Securities ⁴						
35. Interest on U. S. Treasury securities	5.84	5.89		6.25	5.65	6.01
36. Interest on securities of U. S. Government agencies	4.32	4.00		5.58	4.44	3.49
37. Interest on obligations of states and political subdivisions	4.05	3.74		3.08	3.46	2.67
38. Interest and dividends on other securities	5.66	5.65		6.46	6.13	6.17
Return on Loans						
39. Interest and fees on loans ⁵	8.44	8.60		10.13	8.76	8.67
40. Net losses (—) or recoveries (+) on loans	-0.40	-0.40		-0.46	-0.28	-0.33
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
41. U. S. Treasury securities ⁴	13.9	14.8		21.4	19.6	22.8
42. Securities of U. S. Government agencies ⁴	3.4	2.7		1.7	6.0	4.7
43. Obligations of states and political subdivisions ⁴	12.0	10.5		6.6	10.6	7.3
44. Other securities ⁴	0.4	0.3		0.3	0.2	0.2
45. Total loans and Federal funds sold	51.6	51.9		51.7	47.2	47.2
46. Cash and due from banks	15.8	16.9		16.6	14.8	15.9
47. Real estate	1.8	1.8		1.4	1.2	1.6
DISTRIBUTION OF LOANS						
Percentage of Loans and Federal Funds Sold						
48. Real estate loans	18.4	18.8		18.8	21.4	21.7
49. Loans to farmers	8.2	8.5		31.9	20.1	18.2
50. Commercial and industrial loans	25.3	25.2		6.1	16.4	16.8
51. Consumer loans to individuals	33.8	35.4		36.0	31.4	34.5
52. All other loans and Federal funds sold	14.3	12.1		7.2	10.7	8.8
OTHER RATIOS						
In Percentage						
53. Total capital accounts and reserves to total assets ⁶	8.4	8.9		15.4	9.4	9.0
54. Time and savings deposits to total deposits	49.0	46.4		45.2	53.0	53.3
55. Interest on deposits to time and savings deposits	4.83	4.76		4.47	4.70	4.54
56. Income taxes to net income plus income taxes	23.2	27.5		20.2	22.3	28.8
57. Total capital accounts to total deposits	8.81	9.31		19.14	10.27	9.57

¹Excludes minority interest in operating income, if any.
²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
34	43	65	57	20	18	45	43		
10.0	11.0	10.3	13.3	11.4	12.1	10.1	10.4		1
10.7	12.0	11.1	13.4	12.6	12.4	10.6	10.5		2
23.6	24.7	27.3	26.9	31.2	30.2	46.1	45.6		3
7.48	7.62	6.83	7.01	6.52	6.62	5.89	6.14		4
1.96	2.03	1.67	1.67	1.41	1.48	1.27	1.34		5
2.25	2.05	2.15	2.01	2.27	2.14	1.83	1.64		6
0.35	0.36	0.28	0.27	0.26	0.23	0.19	0.20		7
1.84	1.89	1.64	1.51	1.37	1.35	1.40	1.51		8
6.40	6.33	5.74	5.46	5.31	5.20	4.69	4.69		9
0.80	0.91	0.81	1.05	0.90	1.02	0.84	0.93		10
0.86	1.00	0.87	1.07	0.98	1.04	0.88	0.94		11
12.6	12.7	13.7	13.4	11.0	11.6	9.4	9.0		12
3.7	2.9	3.1	3.0	3.9	2.6	1.7	1.3		13
6.0	4.6	8.5	7.6	10.0	9.6	8.3	6.7		14
0.4	0.4	0.3	0.2	0.3	0.1	0.3	0.3		15
61.8	63.8	60.9	62.4	64.6	65.1	66.7	69.5		16
15.5	15.6	13.5	13.4	10.2	11.0	13.6	13.2		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
									18
10.0	10.6	9.4	9.8	6.4	6.8	3.0	3.1		19
*	*	0.8	0.9	1.2	1.7	4.2	4.0		20
23.8	24.5	21.9	21.4	18.8	19.6	18.8	19.0		21
2.5	2.3	2.5	2.4	2.9	2.7	2.7	2.7		22
30.5	27.3	31.8	28.6	35.1	32.7	31.0	26.6		23
0.2	0.3	0.3	0.6	0.6	1.2	3.9	5.2		24
4.5	4.6	4.1	3.9	3.9	3.4	3.3	3.3		25
2.8	3.2	3.3	2.4	2.3	2.7	2.4	2.2		26
21.0	20.7	19.8	18.2	17.8	16.0	17.4	17.1		27
85.3	82.9	83.7	77.5	81.4	78.3	79.5	76.1		28
*	*	1.5	1.5	1.5	*	1.4	1.5		29
14.7	17.1	16.3	22.5	18.6	21.7	20.5	23.9		30
11.0	12.1	12.1	15.2	13.9	15.4	14.5	15.3		31
+0.6	+0.1	+1.2	+0.1	+1.2	+0.0	+0.6	+0.1		32
0.3	1.0	-0.2	0.1	0.0	0.5	0.1	0.0		33
11.9	13.2	13.1	15.4	15.1	15.9	15.2	15.4		34
5.75	6.05	6.15	6.03	5.66	5.52	5.60	5.63		35
3.87	3.39	4.34	4.10	3.94	3.18	4.95	4.87		36
4.05	3.33	4.15	4.09	4.28	4.17	4.06	3.95		37
5.79	5.81	5.76	5.63	5.35	5.49	5.38	5.32		38
8.93	8.90	8.55	8.64	8.41	8.46	7.68	8.13		39
-0.36	-0.44	-0.52	-0.40	-0.25	-0.38	-0.28	-0.40		40
15.6	15.8	14.7	15.3	13.2	13.9	9.6	9.7		41
4.1	2.9	3.7	3.1	3.6	3.0	1.6	1.4		42
9.4	8.2	13.3	12.2	14.9	14.8	11.8	10.4		43
0.4	0.4	0.3	0.2	0.4	0.2	0.5	0.3		44
53.1	54.7	50.5	50.6	51.4	51.6	53.3	52.7		45
14.5	15.2	14.9	15.9	13.7	13.8	19.4	21.4		46
2.1	2.0	1.8	1.8	1.7	1.7	2.0	2.0		47
19.6	18.3	16.2	17.9	23.4	24.6	17.3	17.0		48
8.7	8.6	7.6	7.9	2.9	1.7	5.7	6.0		49
22.5	22.9	22.3	21.9	29.6	28.7	33.8	35.5		50
38.2	39.6	40.2	40.9	32.8	33.7	23.3	24.7		51
11.0	10.6	13.7	11.4	11.3	11.3	19.9	16.8		52
8.1	8.6	8.0	8.3	7.9	8.6	8.8	9.3		53
52.2	49.1	49.6	47.2	51.5	50.7	43.3	38.5		54
4.76	4.69	4.83	4.77	4.91	4.79	4.91	4.91		55
21.9	23.4	22.6	28.9	20.5	21.6	26.6	32.3		56
8.24	8.83	8.32	8.61	8.21	9.00	9.37	9.84		57

⁴Excludes trading account securities.

⁵Loans used to compute this ratio exclude Federal funds sold.

⁶Includes capital notes and debentures, and all valuation reserves.

^{*}Figures not shown where fewer than three banks in the group.

TENTH DISTRICT NONMETROPOLITAN AREA MEMBER BANKS,

	ALL BANKS		GROUP 1 UNDER \$2 MILLION		GROUP 2 \$2-5 MILLION	
	1971	1970	1971	1970	1971	1970
	611	623	36	51	155	182
Number of Banks.....						
PROFITABILITY						
Percentage of Equity Capital and Reserves						
1. Income after taxes and before securities gains (losses) ¹	10.3	11.3	7.4	9.6	8.6	10.4
2. Net income	10.9	11.4	8.1	9.7	9.1	10.6
Percentage of Net Income						
3. Cash dividends declared	30.0	29.4	34.3	35.0	33.0	29.8
SOURCES AND DISPOSITION OF INCOME						
Percentage of Total Assets						
4. Total operating income	6.28	6.33	6.13	6.29	6.38	6.40
5. Salaries, wages, and employee benefits	1.53	1.58	2.11	2.14	1.72	1.71
6. Interest on deposits	2.16	1.98	1.35	1.28	2.14	1.98
7. Net occupancy expense of bank premises	0.17	0.18	0.15	0.18	0.18	0.18
8. All other operating expenses	1.12	1.12	1.18	1.21	1.21	1.18
9. Total operating expense	4.98	4.86	4.79	4.81	5.25	5.05
10. Income after taxes and before securities gains (losses) ¹	0.93	1.04	0.94	1.11	0.80	0.98
11. Net income	0.97	1.05	1.01	1.13	0.84	0.99
Percentage of Total Operating Income						
12. Interest on U. S. Treasury securities	16.4	16.8	23.4	23.5	18.8	18.7
13. Interest on securities of U. S. Government agencies	3.8	3.4	8.4	6.8	4.3	4.3
14. Interest on obligations of states and political subdivisions	7.4	6.7	2.2	1.9	5.4	4.9
15. Interest and dividends on other securities	0.2	0.2	0.2	0.3	0.2	0.2
16. Interest and fees on loans and income on Federal funds sold	65.0	65.6	58.4	60.3	64.7	65.1
17. All other operating income ²	7.2	7.3	7.4	7.2	6.6	6.8
18. Total operating income	100.0	100.0	100.0	100.0	100.0	100.0
19. Service charges on deposit accounts ³	4.2	4.5	4.2	4.8	4.1	4.3
20. Trust department income ³	1.0	1.0	*	*	0.4	*
21. Salaries and wages	21.8	22.5	32.0	32.0	24.8	24.6
22. Pensions and other employee benefits	2.6	2.5	2.8	2.4	2.4	2.3
23. Interest on deposits	34.3	31.4	21.5	19.8	33.7	31.0
24. Interest on borrowed money	0.3	0.4	0.1	0.1	0.3	0.3
25. Net occupancy expense of bank premises	2.8	2.8	2.6	2.8	2.8	2.7
26. Provision for loan losses	2.9	2.9	2.0	2.1	4.1	3.2
27. All other operating expenses	14.4	14.1	16.7	16.7	14.3	14.7
28. Total operating expense	79.1	76.6	77.7	75.9	82.4	78.8
29. Interest on capital notes and debentures ³	1.4	1.5	*	*	*	*
30. Income before taxes and securities gains (losses)	20.9	23.4	22.3	24.1	17.6	21.2
31. Income after taxes and before securities gains (losses)	15.0	16.7	15.8	18.0	12.7	15.5
32. Net securities gains (+) or losses (—), after tax effect	+0.6	+0.1	+1.1	+0.2	+0.4	+0.2
33. Extraordinary charges and minority interest or credits, after tax effect	0.0	0.0	0.1	0.0	0.1	0.0
34. Net income	15.6	16.8	17.0	18.2	13.2	15.7
RATES OF RETURN ON SECURITIES AND LOANS						
Return on Securities ⁴						
35. Interest on U. S. Treasury securities	5.78	5.69	5.70	5.69	5.85	5.83
36. Interest on securities of U. S. Government agencies	4.41	3.95	5.32	3.87	3.87	4.06
37. Interest on obligations of states and political subdivisions	4.17	3.94	3.31	3.09	4.25	3.95
38. Interest and dividends on other securities	5.87	5.75	6.15	5.79	5.94	5.92
Return on Loans						
39. Interest and fees on loans ⁵	8.05	8.02	7.91	8.03	8.20	8.05
40. Net losses (—) or recoveries (+) on loans..	-0.31	-0.32	-0.23	-0.32	-0.43	-0.35
DISTRIBUTION OF TOTAL ASSETS						
Percentage of Total Assets						
41. U. S. Treasury securities ⁴	17.5	18.1	24.3	24.8	20.0	20.0
42. Securities of U. S. Government agencies ⁴	3.5	3.0	6.4	5.3	4.0	3.8
43. Obligations of states and political subdivisions ⁴	10.6	10.2	2.9	3.4	7.4	7.5
44. Other securities ⁴	0.3	0.2	0.3	0.2	0.3	0.2
45. Total loans and Federal funds sold	52.2	51.8	48.2	47.0	52.0	51.5
46. Cash and due from banks	14.3	15.1	16.8	18.2	14.9	15.5
47. Real estate	1.3	1.3	0.7	0.8	1.2	1.1
DISTRIBUTION OF LOANS						
Percentage of Loans and Federal Funds Sold						
48. Real estate loans	13.6	14.6	8.0	11.0	12.6	13.4
49. Loans to farmers	40.2	40.2	50.4	49.3	47.8	46.8
50. Commercial and industrial loans	16.6	16.8	8.1	10.3	12.1	13.3
51. Consumer loans to individuals	19.3	19.4	15.9	18.0	17.8	17.3
52. All other loans and Federal funds sold	10.3	9.0	17.6	11.4	9.7	9.2
OTHER RATIOS						
In Percentage						
53. Total capital accounts and reserves to total assets ⁶	9.2	9.5	12.4	12.3	9.4	9.6
54. Time and savings deposits to total deposits	50.0	47.5	32.0	33.0	50.4	48.1
55. Interest on deposits to time and savings deposits	4.75	4.60	4.32	4.23	4.65	4.52
56. Income taxes to net income plus income taxes..	25.1	25.0	23.8	20.7	23.1	23.6
57. Total capital accounts to total deposits	9.61	9.92	14.12	14.05	9.98	10.09

¹Excludes minority interest in operating income, if any.

²Includes net income on trading account securities.

³Averages exclude banks not reporting these items, or reporting negligible amounts.

GROUPED ACCORDING TO SIZE OF DEPOSITS, 1971

GROUP 3 \$5-10 MILLION		GROUP 4 \$10-25 MILLION		GROUP 5 \$25-50 MILLION		GROUP 6 \$50 MILLION AND OVER		YOUR FIGURES	
1971	1970	1971	1970	1971	1970	1971	1970	1971	1970
218	216	145	128	50	40	7	6		
10.9	11.9	11.7	12.1	11.2	12.4	11.8	11.4		1
11.4	11.9	12.2	12.2	11.7	12.4	12.2	11.5		2
29.0	27.9	26.5	28.0	31.1	30.4	38.3	47.3		3
6.26	6.31	6.27	6.28	6.22	6.35	6.03	6.28		4
1.47	1.48	1.33	1.38	1.33	1.39	1.40	1.44		5
2.19	2.07	2.29	2.13	2.24	2.08	1.89	1.72		6
0.16	0.16	0.18	0.19	0.23	0.22	0.27	0.28		7
1.07	1.06	1.06	1.07	1.19	1.20	1.12	1.36		8
4.89	4.77	4.86	4.77	4.99	4.89	4.68	4.80		9
0.96	1.06	1.00	1.07	0.94	1.04	0.97	0.98		10
1.00	1.07	1.05	1.08	0.98	1.05	1.01	1.00		11
16.0	16.1	15.0	14.7	11.2	10.7	10.3	10.0		12
3.9	3.1	2.6	1.9	2.2	1.6	2.8	1.8		13
7.9	7.4	8.6	8.6	10.9	9.7	10.1	8.7		14
0.2	0.2	0.2	0.2	0.3	0.2	0.1	0.2		15
65.5	66.5	65.9	66.7	65.1	67.4	65.8	68.1		16
6.5	6.7	7.7	7.9	10.3	10.4	10.9	11.2		17
100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
4.2	4.3	4.4	4.8	4.3	4.6	3.7	3.7		19
0.6	0.4	0.6	0.7	1.5	1.5	2.5	2.3		20
20.9	21.0	18.6	19.4	18.5	19.0	19.0	19.5		21
2.5	2.6	2.8	2.7	2.9	2.8	3.9	3.1		22
35.3	32.8	36.6	33.8	36.1	32.8	30.5	26.5		23
0.1	0.3	0.3	0.5	1.0	1.2	1.4	3.1		24
2.5	2.5	2.8	3.0	3.7	3.5	4.5	4.5		25
2.7	3.1	2.4	2.7	2.4	2.3	1.4	2.5		26
14.0	13.1	14.0	13.7	15.6	15.3	15.2	15.1		27
78.0	75.4	77.5	75.8	80.2	76.9	75.9	74.3		28
1.1	*	1.5	1.6	1.7	1.4	1.0	*		29
22.0	24.6	22.5	24.2	19.8	23.1	24.1	25.7		30
15.6	17.1	16.0	17.1	15.1	16.4	17.1	16.6		31
+0.6	+0.0	+0.7	+0.1	+0.6	+0.2	+0.5	+0.3		32
0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0		33
16.2	17.1	16.7	17.3	15.8	16.6	17.7	16.9		34
5.75	5.67	5.73	5.52	5.98	5.80	5.38	4.93		35
4.58	4.02	4.40	3.72	4.72	3.67	4.57	5.25		36
4.30	4.06	4.06	3.97	4.30	4.22	4.19	3.97		37
5.78	5.83	5.89	5.43	5.93	5.86	4.87	4.07		38
7.97	7.92	8.06	8.06	8.03	8.17	8.05	8.30		39
-0.30	-0.35	-0.23	-0.27	-0.26	-0.27	-0.22	-0.27		40
16.8	17.2	16.5	16.3	11.6	11.6	10.8	11.5		41
3.6	3.0	2.5	1.8	2.1	1.5	2.4	1.4		42
11.2	11.2	13.1	13.4	15.7	14.4	13.9	13.3		43
0.3	0.2	0.3	0.2	0.3	0.2	0.2	0.3		44
52.9	52.8	52.3	51.8	51.9	53.2	54.0	54.3		45
13.8	14.3	13.5	14.4	15.2	16.0	15.5	15.9		46
1.1	1.1	1.4	1.6	2.0	2.1	2.1	2.2		47
12.7	13.9	15.9	18.0	17.7	17.2	19.5	21.7		48
43.2	43.1	34.2	30.9	17.7	18.2	6.8	5.6		49
16.4	16.6	19.3	20.6	28.5	28.4	28.7	31.0		50
17.9	18.2	21.3	22.5	25.4	25.1	26.5	25.6		51
9.8	8.2	9.3	8.0	10.7	11.1	18.5	16.1		52
8.9	9.1	8.8	9.1	8.8	8.9	8.7	9.0		53
50.7	49.0	53.0	50.3	50.7	47.3	43.4	40.4		54
4.78	4.64	4.79	4.70	5.03	4.93	5.02	4.90		55
26.2	25.9	27.1	26.2	21.3	27.2	25.8	30.6		56
9.17	9.35	8.93	9.27	9.13	9.10	9.32	9.36		57

⁴Excludes trading account securities.

⁶Includes capital notes and debentures, and all valuation reserves.

⁵Loans used to compute this ratio exclude Federal funds sold.

*Figures not shown where fewer than three banks in the group.

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